WHAT IS CLAIMED IS:

1. A POS transaction terminal comprising:

a keypad;

a circuit for interacting with a customer; and

a link, communicatively connecting the keypad and the customer-interaction circuit.

2. The transaction terminal of claim 1, wherein the keypad comprises

a keypad for interacting with a cashier; and

wherein the customer-interaction circuit comprises

a circuit for interacting with the customer and not the cashier.

3. The transaction terminal of claim 1, wherein the link comprises

a link for communicating between the keypad and the customer-interaction circuit a dollar amount of a transaction.

4. The transaction terminal of claim 1, wherein the keypad comprises

accessories including one member of the following set of accessories: check reader, display and receipt printer.

5. The transaction terminal of claim 1, wherein the customer-interaction circuit comprises

accessories including one member of the following set of accessories: smart-card reader, magnetic-strip reader and biometric scanners.

6. The transaction terminal of claim **1**, wherein the customer-interaction circuit comprises

a port for connecting via a communications link to a remote service provider.

7. The transaction terminal of claim 6, wherein the transaction terminal comprises only one port for connecting via a communications link to any remote service provider.

8. The transaction terminal of claim **1**, wherein the customer-interaction circuit comprises

a virtual keypad.

9. The transaction terminal of claim 8, wherein the customer-interaction circuit is programmed to capture a personal identifier number (PIN) by means of the virtual keypad.

10. The transaction terminal of claim **1**, wherein the customer -interaction circuit comprises

virtual paper.

11. The transaction terminal of claim 10, wherein the customer-interaction circuit is programmed to capture a signature by means of the virtual paper.

12. A transaction system comprising:

a cash register; and

the transaction terminal of claim **1**,

wherein the cash register and the transaction terminal are co–located at a POS location but are not communicatively coupled.

13. A method for authenticating a transaction at a POS location, the method comprising:

engaging in a transaction at a POS location, thereby generating a dollar amount for the transaction;

entering that transaction dollar amount into a keypad;

then communicating the transaction dollar amount from the keypad to a customer-interaction circuit;

then communicating details of the transaction, including the dollar amount, to a remote service provider for authentication; and

during the step of entering and both steps of communicating, interacting with the customer at the customer-interaction circuit.

14. The method of claim 13, wherein, between the steps of communicating, the following step is performed:

displaying the transaction dollar amount to the customer-interaction circuit for the customer; and

receiving approval from the customer for the transaction dollar amount.